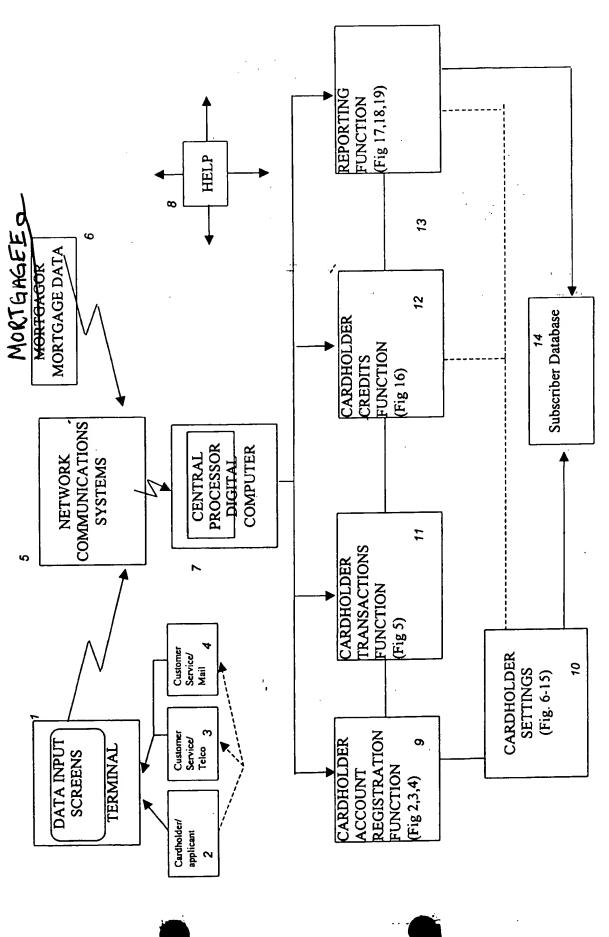


A method for card activity-based mortgage crediting (Fig. 1) Annotated Sheet

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HMO-Lefell Sheet

2nd Cardholder Mortgage Allocation (Fig. 13)

